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This listing of claims will replace all prior versions, and listings of claims in the application:

LISTING OF CLAIMS

1. (currently amended) A method for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
providing a plurality of selectable service levels wherein each service level includes a unique combination of available portfolio modeling and coaching;
providing a plurality of icons for selecting at least one of a plurality of methods for communicating with a live advisor over the Internet based on the selected service level;
providing a first window for displaying an image of said live advisor; and
providing a second window for displaying context sensitive automated coaching related to the selected service level.
2. (original) The method of claim 1 wherein the plurality of methods for communication includes providing at least two selected from group consisting essentially of:
email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.
3. (original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying a financial model generated by the financial modeling system.
4. (original) The method of claim 3 wherein said user interface further includes providing a plurality of function icons for performing various operations on said generated financial model.
5. (original) The method of claim 4 wherein said function icons include providing at least one of:
transact, monitor, model, explore, track.

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6. (original) The method of claim 3 wherein said user interface further includes providing at least one dynamic window for displaying characteristics related to said generated financial model.
7. (original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying help messages related to using the financial modeling system.
8. (original) The method of claim 1 wherein said user interface further includes providing at least one profile icon for performing various operations on a user profile based on user information.
9. (currently amended) A system for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
 - a service level selector providing a plurality of selectable service levels wherein each service level includes a unique combination of available portfolio modeling and coaching;
 - an user interface generator coupled to the Internet providing a plurality of communication icons for selecting one of a plurality of communication methods with a live advisor over the Internet based on the selected service level;
 - a display generator coupled to the Internet for providing a first window for displaying an image of said live advisor; and
 - an automated coaching engine coupled to the Internet for providing context sensitive automated coaching related to the selected service level in a second window.
10. (original) The system of claim 9, wherein said wide area network is the Internet.
11. (original) The system of claim 8 wherein the plurality of methods communication includes at least two selected from a group consisting essentially of:
 - email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.
12. (original) The system of claim 9 wherein said display generator further includes a second display generator providing at least one interactive window for displaying a financial model generated by the financial modeling system.

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13. (original) The system of claim 12 wherein said user interface generator further includes a function icon generator providing a plurality of function icons for performing various operations on said generated financial model.

14. (original) The system of claim 13 wherein said function icons include at least one of: transact, monitor, model, explore, track.

15. (original) The system of claim 12 wherein said user interface generator further includes a third display generator for providing at least one dynamic window for displaying characteristics related to said generated financial model.

16. (original) The system of claim 9 wherein said user interface generator further includes a fourth display generator for providing at least one dynamic window for displaying help messages related to using the financial modeling system.

17. (original) The system of claim 9 wherein said interface generator further includes a second icon generator for performing various operations on a user profile based on user information.

18. (currently amended) A computer program embodied on a computer readable medium for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:

a code segment for providing a plurality of selectable service levels wherein each service

level includes a unique combination of available portfolio modeling and coaching;

code segment for providing a plurality of icons for selecting at least one of a plurality of

methods for communicating with a live advisor over the Internet based on the

selected service level;

code segment for providing a first window for displaying an image of said live advisor, and

code segment for providing second window for displaying context sensitive automated

coaching related to the selected service level.

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19. (original) The computer program embodied on a computer readable medium of claim 18 wherein the plurality of methods for communication includes at least two selected from group consisting essentially of:

email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

20. (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

code segment for providing at least one interactive window for displaying a financial model generated by the financial modeling system.

21. (original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

code segment for providing a plurality of function icons for performing various operations on said generated financial model.

22. (original) The computer program embodied on a computer readable medium of claim 21 wherein said function icons include at least one of:

transact, monitor, model, explore, track.

23. (original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

code segment for providing at least one dynamic window for displaying characteristics related to said generated financial model.

24. (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

code segment for providing at least one interactive window for displaying help messages related to using the financial modeling system.

25. (original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

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code segment for providing at least one profile icon for performing various operations on a user profile based on user information.